



Second Mortgage Loan Program



HONORS



GEORGIA
DEPARTMENT OF COMMUNITY
AFFAIRS
(DCA)

60 Executive Park South, N.E.
Atlanta, Georgia 30329



Purpose:

HONORS provides the surviving spouse of a military serviceman or servicewoman or other "Protector" with a \$10,000 second mortgage loan to use towards the down payment, closing costs, and other loan related expenses.

Who Qualifies?

... any one who meets the Georgia Dream Homeownership Program (GDHP) guidelines **and** meets the requirement of a surviving spouse of a military serviceman or servicewoman or of a "Protector", who was killed while on active duty or in the line of duty employed in any of the following professions:

Protection: The following defines the criteria of a "Protector":

- Military, the five branches of the armed forces of the United States of America, the Army National Guard or the Air National Guard.
- Police department, sheriff's department, or other law enforcement agency administered by or part of the local, state, or federal government or other political subdivision of a state that is responsible for the enforcement of the penal, traffic, or highway laws or the incarceration or detention of offenders.
- Fire department, (including volunteer firefighters) that is responsible for at least one of the following:
 1. Natural disaster response
 2. Fire suppression
 3. Emergency medical response and patient care
 4. Fire and injury prevention
 5. Arson investigation
 6. Hazardous materials incident response and management
 7. Response to acts of terrorism

The following is required as evidence that the applicant meets the HONORS guidelines:

- Documentation that reflects the dates of active service for the military serviceman or servicewoman or "Protector", and
- Executed Surviving Spouse Affidavit form SF-100.

To obtain a copy of the Georgia Dream Homeownership Program brochure or to locate a Participating Lender in your community contact us at 1-800-359-HOME (4663) or www.dcaloans.com.

